

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

PAUL HANSMEIER
Debtor

15-42460
Chapter 13

NOTICE OF PRE-CONFIRMATION CHAPTER 13
MODIFICATION OF PLAN

To: Jasmine Keller, Chapter 13 Trustee, and all parties in interest:

PLEASE TAKE NOTICE THAT on December 17, 2015, at 10:30 A.M., before the Honorable Kathleen H. Sanberg, United States Bankruptcy Court, Courtroom 8 West, 300 S. 4th Street, Mpls, MN 55415, the Court will hold a hearing on the proposed modified plan of the above-named debtors. A copy of the modified plan is attached.

Dated: 11/18/2015

Barbara J. May
Barbara J. May
2780 N. Snelling
Arden Hills, MN 55126
651-486-8887
Attorney ID 129689

**Form 3015-1 - Chapter 13 Plan
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
MINNEAPOLIS DIVISION**

In re:
PAUL HANSMEIER

CHAPTER 13 PLAN

Dated: **11/18/2015**

Case No. **15-42460**

Debtor
*In a joint case,
debtor means debtors in this plan.*

AMENDED 11/18/2015

1. DEBTOR'S PAYMENTS TO TRUSTEE --

- a. As of the date of this plan, the debtor has paid the trustee _____.
- b. After the date of this plan, the debtor will pay the trustee Variable* per month for 8 months, beginning within 30 days after the order for relief for a total of \$86,520.00. The minimum plan length is ☐ 36 or ☒ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee _____
- d. The debtor will pay the trustee a total of \$86,520.00 [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE -- The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$8,652.00 [line 1(d) x .10].

3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] -- The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

| Creditor | Monthly Payment | Number of Months | Total Payments |
|----------|--------------------|---------------------|-------------------|
| TOTAL | | | \$0.00 |

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] -- The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

| Creditor | Description of Property |
|-----------------------------|--|
| 900 SECOND AVE S LLC | MONTH TO MONTH RENTAL OF OFFICE SPACE |

5. CLAIMS NOT IN DEFAULT -- Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

| Creditor | Description of Claim |
|---------------------------|---|
| ANTHONY SMITH | SUPERCEDEAS BOND |
| JOHN DOE | ONE HALF INTEREST IN SUPERCEDEAS BOND POSTED W |
| SANDIPAN CHOWDHURY | 100 3RD AVE S, UNIT 3201, MPLS, MN 55401 |
| TCF MORTGAGE CORP | 100 3RD AVE S, UNIT 3201, MPLS, MN 55401 |

6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] --The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. ALL FOLLOWING ENTRIES ARE ESTIMATES. The trustee will pay the actual amounts of default.

| Creditor | Amount of Default | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|----------|----------------------|--------------------|-------------------------|-----------------------|-------------------|
| TOTAL | | | | | \$0.00 |

7. **CLAIMS IN DEFAULT [§ 1322(b)(3) and (5) and § 1322(e)]** -- The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. ALL FOLLOWING ENTRIES ARE ESTIMATES, EXCEPT FOR INTEREST RATE.

| Creditor / Amount of Default | Int. rate (if applicable) | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|------------------------------------|------------------------------|--------------------|-------------------------|-----------------------|-------------------|
| TOTAL | | | | | \$0.00 |

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** --The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

| Creditor / Claim Amount | Secured Claim | Int. Rate | Beg. in Month # | (Monthly Payment) | x of Payments | = on Account of Claim | + (Adequate Protection from ¶ 3) | = TOTAL PAYMENTS |
|-------------------------------|------------------|--------------|--------------------|----------------------|---------------------|-----------------------------|---|------------------------|
| TOTAL | | | | | | | | \$0.00 |

9. **PRIORITY CLAIMS** -- The trustee will pay in full all claims entitled to priority under § 507, including the following. THE AMOUNTS LISTED ARE ESTIMATES. The trustee will pay the amounts actually allowed.

| Creditor | Estimated Claim | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|---------------------|--------------------|--------------------|-------------------------|-----------------------|-------------------|
| a. Attorney Fees | | | | | |
| b. Domestic Support | | | | | |
| c. IRS | | | | | |
| d. MN Dept. of Rev. | | | | | |
| e. Other: | | | | | |
| f. TOTAL | | | | | \$0.00 |

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** -- In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: See below
The trustee will pay the allowed claims of the following creditors. ALL ENTRIES BELOW ARE ESTIMATES.

| Creditor / Description | Interest Rate (if any) | Claim Amount | Monthly Payment | Beginning in Month # | Number of Payments | TOTAL PAYMENTS |
|---------------------------|------------------------------|-----------------|--------------------|-------------------------|-----------------------|-------------------|
| TOTAL | | | | | | \$0.00 |

11. **TIMELY FILED UNSECURED CREDITORS** -- The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$77,868.00 [line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f) and 10(c)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$0.00.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$62,770.76.
- c. Total estimated unsecured claims are \$62,770.76 [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** -- All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claims were tardily filed.

13. **OTHER PROVISIONS -- The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.**

Claim #8 ANTHONY SMITH MATTER

THIS DEBT IN THE AMOUNT OF \$65,335.99 IS FULLY SECURED BY A SUPERCEDEAS BOND POSTED IN THE US DISTRICT COURT FOR THE SOUTHERN DISTRICT OF ILLINOIS PENDING APPEAL. ALL COLLECTION ON THIS CLAIM IN STAYED PENDING APPEAL. TRUSTEE SHALL MAKE NO PAYMENTS ON THIS CLAIM. IN THE EVENT DEBTOR PREVAILS ON THIS CLAIM, ANY BOND CONTRIBUTED BY DEBTOR SHALL BE SURRENDERED TO THE TRUSTEE AS AN ADDITIONAL PAYMENT INTO THE PLAN.

SURRENDER OF TAX REFUND TO TRUSTEE

The debtor shall send the Trustee each year during the Chapter 13 Plan copies of her federal and state income tax returns at the time they are filed. The debtor shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000.00 plus any earned income credit (EIC). Any remaining amounts shall be turned over to the Chapter 13 plan as additional plan payment.

TCF MORTGAGE BILLINGS

With respect to the claim of TCF MORTGAGE concerning the debtors' mortgage on the debtors' homestead, said creditor shall continue issuing monthly billing statements to the debtors following confirmation of this plan. Any such billing statements shall be issued to the debtors at the address on file with the Bankruptcy Court or to the debtors' attorney at the attorney's address on file with the Bankruptcy Court.

60 MONTH PLAN

DEBTORS PLAN WILL RUN FOR 60 MONTHS OR UNTIL ALL UNSECURED AND PRIORITY CREDITORS ARE PAID IN FULL, WHICHEVER COMES FIRST

JOHN DOE CLAIM

The John Doe claim, presently valued at \$81,319.72 and which may increase or decrease based on ongoing court proceedings, is secured by a supersedeas bond. Debtor expects a ruling in 90 days. No payments shall be made on this claim until the U.S. Court of Appeals for the Ninth Circuit has decided the case. If any part of the claim remains to be paid after the appeal, it will be satisfied by the supersedeas bond, as determined by the U.S. District Court for the Central District of California. If some or all of the award to John Doe is reversed on appeal, then any amount of cash collateral previously posted by the debtor with the bonding company, to which debtor is entitled to a refund, as determined first by the U.S. District Court for the Central District of California, and then by the bonding company, shall, at that point, become part of the bankruptcy estate. If the debtor is ordered to pay additional sanctions on appeal, or on remand, that exceed the amount of the supersedeas bond posted, then John Doe will be permitted to file an amended claim thereafter, without prejudice to any other remedies that may be available consistent with the bankruptcy code. If Debtor prevails on appeal, any and all supersedeas bond contributed by him shall be surrendered to the trustee as an additional payment.

This plan is a 100% plan

All allowed claims shall be paid in full with .26% federal judgment rate interest

Claim #3 Chowdury matter

The Chowdury claim, which constitutes a lien against the nonhomestead portion of debtor's home, shall be paid in full in the approximate amount of \$71260.90 upon the sale of debtor's home. Said sale is expected to be completed within 90 days.

Claims #9 and #10 by Godfread and Cooper

Trustee will make no payment on these claims. Debtor has filed a claim objection to these claims on the basis that they are claims resulting from lawsuits that the claimants lost.

Claim #11

Trustee will make no payment on these claims. Debtor has filed a claim objection to this claim on the basis that the judgment referenced in the claim did not involved debtor in any way. Debtor was not party to the fully litigated lawsuit referenced by claimant. Debtor has filed a claim objection.

Additional payment to plan

Debtor will turnover to the Chapter 13 trustee the amount of \$ 65,000.00 within 90 days, from the sale of his homestead, as a further payment into the plan.

14. SUMMARY OF PAYMENTS --

| | |
|-------------------------------------|---------------------------|
| Trustee's Fee [Line 2] | <u>\$8,652.00</u> |
| Home Mortgage Defaults [Line 6(d)] | <u>\$0.00</u> |
| Claims in Default [Line 7(d)] | <u>\$0.00</u> |
| Other Secured Claims [Line 8(d)] | <u>\$0.00</u> |
| Priority Claims [Line 9(f)] | <u>\$0.00</u> |
| Separate Classes [Line 10(c)] | <u>\$0.00</u> |
| Unsecured Creditors [Line 11] | <u>\$77,868.00</u> |
| Total [must equal Line 1(d)] | <u>\$86,520.00</u> |

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

BARBARA J MAY
Bar no. 129689
Barbara J. May Attorney at Law
4105 N. Lexington Ave
Suite 310
Arden Hills, MN 55126
(651) 486-8887

PAUL HANSMEIER
Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
MINNEAPOLIS DIVISIONIN RE: **PAUL HANSMEIER**CASE NO **15-42460***Debtor(s)*CHAPTER **13****EXHIBIT "B" - VARIABLE PLAN PAYMENTS****PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

| <u>Month</u> | <u>Payment</u> | <u>Month</u> | <u>Payment</u> | <u>Month</u> | <u>Payment</u> |
|--------------|----------------|--------------|----------------|--------------|----------------|
| 1 | \$2,690.00 | 21 | | 41 | |
| 2 | \$2,690.00 | 22 | | 42 | |
| 3 | \$2,690.00 | 23 | | 43 | |
| 4 | \$2,690.00 | 24 | | 44 | |
| 5 | \$2,690.00 | 25 | | 45 | |
| 6 | \$2,690.00 | 26 | | 46 | |
| 7 | \$2,690.00 | 27 | | 47 | |
| 8 | \$67,690.00 | 28 | | 48 | |
| 9 | | 29 | | 49 | |
| 10 | | 30 | | 50 | |
| 11 | | 31 | | 51 | |
| 12 | | 32 | | 52 | |
| 13 | | 33 | | 53 | |
| 14 | | 34 | | 54 | |
| 15 | | 35 | | 55 | |
| 16 | | 36 | | 56 | |
| 17 | | 37 | | 57 | |
| 18 | | 38 | | 58 | |
| 19 | | 39 | | 59 | |
| 20 | | 40 | | 60 | |

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re

PAUL HANSMEIER
Debtor

Case #15-42460
SIGNATURE DECLARATION
For use in electronically filed cases only

☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. [individual debtors only] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 11/18/15



Signature of Debtor or Authorized Representative
Printed Name of Debtor or

Signature of Joint Debtor
Printed name of joint debtor

STATE OF MINNESOTA)
) SS
COUNTY OF RAMSEY)

Case No.: 15-42460

Barbara J. May, being duly sworn upon oath, says that on the 18th day of November 18, 2025, she served electronic notification, the modified plan upon:

GREGORY BURRELL
100 S 5TH ST
SUITE 480
MINNEAPOLIS, MINNESOTA 55402

United States Trustee
300 S 4th St #1015
Minneapolis, MN 55415

Edward Sheu
225 South 6th St #4000
Minneapolis, MN 55402

SANDIPAN CHOWDHURY
C/O BOOTH SWEET
32R ESSEX SUITE, STUDIO 1A
CAMBRIDGE, MA 02139

PAUL GODFREAD
ALAN COOPER
6043 HUDSON ROAD SUITE 305
WOODBURY, MN 55125

All creditors on attached matrix by US Mail

/e/ Barbara J. May

Barbara J. May

Label Matrix for local noticing
0864-4
Case 15-42460
District of Minnesota
Minneapolis
Wed Sep 16 16:41:05 CDT 2015

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(u)Alan Cooper

(u)John Doe

End of Label Matrix
Mailable recipients 24
Bypassed recipients 9
Total 33